



Congressman Crowley's Guiding Principles for Health Care Reform

Due to a combination of rising costs, gaps in coverage and diminished access to care, the current health care system is failing millions of hard-working Americans and U.S. businesses. Since 2000, health insurance premiums have more than doubled, yet wages have remained stagnant. Last year, more than half of Americans postponed care or skipped their medications because they could not afford it. U.S. businesses are also cutting health care benefits for their employees at record rates.

If we do not act, the situation will only get worse. For example, the average cost of American family health insurance premiums will reach \$24,000 in ten years, an outrageous increase of over 84%. The number of uninsured Americans will grow to an estimated 66 million, in large part because many employers will need to drop insurance benefits for their employees due to skyrocketing costs. Worst of all, as the number of uninsured increases, the health and well-being of millions of Americans will decline because of the rising rates of preventable illnesses, such as diabetes, heart disease and stroke.

The status quo is no longer acceptable. As your representative in Congress, I am committed to enacting the reforms we need to make our health care system affordable and accessible to everyone in Queens and the Bronx, and I believe our reform package must:

- ☒ **Provide Affordable, Quality Health Insurance to All Americans:** Of the more than 47 million Americans who currently lack health insurance coverage, more than 2.5 million are New Yorkers, with 102,000 living in Queens and the Bronx. Health care coverage should not be a luxury for a few, but a basic, guaranteed benefit for all.
- ☒ **Ensure Availability & Stability of Coverage:** No longer should insurance companies be allowed to deny coverage or raise rates based on pre-existing health conditions, age, or gender. Furthermore, if you change jobs, you should have the option to keep your coverage, as well as your choice of doctor.
- ☒ **Contain Costs & Maintain Benefits:** Americans are paying more, but getting less coverage in return. Since 1987, the cost of the average family health insurance policy has risen from 7% of median family income to 17%. For an individual with employer-based coverage, out-of-pocket costs have increased by 30% over the last 5 years. We have to get these staggering increases under control to help hard-working families who are struggling to make ends meet, and we have to bring value back to health coverage.
- ☒ **Protect the Doctor-Patient Relationship:** Medical decisions must be made by a patient in consultation with their doctor, not by government bureaucrats or insurance company executives.
- ☒ **Keep Seniors Healthy:** Seniors deserve the best care our nation has to provide. Medicare should be expanded to include more preventive medicine, and we need to close the gap in prescription drug coverage in the Part D program.

- ☑ **Focus on Prevention:** Today, only 4 cents of every health care dollar is spent on prevention. It is time to redirect our spending toward preventive medicine so we can catch diseases early and treat them before they progress, saving lives.
- ☑ **Increase Access to Providers:** New York trains one out of every six doctors in the U.S. As access to care is expanded, so must investments in our health care workforce. We need a highly-skilled 21st century health care force that is ready to provide care across New York and the nation as a whole.
- ☑ **Keep Small Businesses Competitive:** Small businesses currently account for 79% of net new jobs created in the U.S., but they are struggling to stay competitive and provide employees adequate health coverage because of the skyrocketing cost of health care. To ensure our small businesses continue to be the driving force behind our economy, we need to make sure they have a variety of comprehensive yet affordable insurance options for their employees.
- ☑ **Build on What Works:** 82% of workers have some form of employer-sponsored health insurance. Of that, 71% are pleased with their current coverage. Those who like the health coverage they have should be able to keep it.
- ☑ **Be Fully Paid For:** From 2001 to 2009, the national debt doubled from \$5.7 trillion to \$11.5 trillion. The burden of this debt is hurting our economy, which is why health reform must be fully paid for, instead of adding to our deficit.